## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 09/603,308 *\$* \$\text{\tin}\text{\tetx{\text{\tetx{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\texi}\text{\texi}\text{\text{\text{\text{\text{\texi}\text{\text{\text{\text{\texi}\text{\text{\text{\text{\tetx{\texi}\titt{\text{\texi}\text{\text{\text{\text{\text{\text{\t Examiner: Frenel, Vanel Confirmation No.: 1777 Art Unit: 3627 June 23, 2000 Filed: 5053-27900 Atty. Dkt. No: First Named Inventor: Brian Wolfe CERTIFICATE OF ELECTRONIC TRANSMISSION UNDER 37 C.F.R. §1.8 DATE OF DEPOSIT: SYSTEM AND METHOD Title: I hereby certify that this correspondence is being deposited with **FOR** the United States Patent Office electronic filing system on the **EXTERNALIZATION OF** FORMULAS FOR ASSESSING DAMAGES

## COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

MAIL STOP: ISSUE FEE Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

Applicant respectfully disagrees with the Examiner's statement of reasons for allowance and/or Applicant believes that the Examiner's statement of reasons for allowance is incomplete.

Applicant respectfully submits that the cited art does not teach or suggest the combinations of features set forth in the Applicant's claims. By way of nonlimiting example, Applicant submits the submitted references at least do not appear to teach or suggest providing a database which stores formula data, wherein said formula data are configured to be modified as a function of business requirements of an insurance organization to form modified formula data in combination with the other features of claim 23.

Inventor: Wolfe et al. U.S. Pat. Appl. No.: 09/603,308

If any fees are omitted or if any additional fees are required or have been overpaid, please appropriately charge or credit those fees to Meyertons, Hood, Kivlin, Kowert & Goetzel, P.C. Deposit Account Number 50-1505/5053-27900/EBM.

Respectfully submitted,

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